

**YES Bank Digital Savings Account - Combined Schedule of Charges and Fees**

Account Types / Charge Types	Fully operative with Video KYC			Limited Account with restricted operability
	Savings Account PRO Max	Savings Account PRO Plus	Savings Account PRO	Savings Account PRO - Limited KYC
<b>Average Balance in The Account</b>				
<b>Initial Payment (IP) requirement</b>	<b>As per product variant selected</b>			
<b>Average Monthly Balance (AMB)</b>	Rs 75,000	Rs 25,000	Rs 10,000	Nil
<b>AMB Non-maintenance charges</b>	If Balance maintained is 1. $\geq$ 100% of the requirement- NIL 2. $>$ 50% of the requirement- 5% of balance shortfall 3. $\leq$ 50% of the requirement - 10% of balance shortfall			Nil
<b>Maximum Charge for AMB Non-Maintenance</b>	Min Rs 150 & Max Rs 750	Min Rs 125 & Max Rs 650	Min Rs 100 & Max Rs 500	Nil
<b>Chargeable Transactions &amp; Services</b>				
<b>Branch related</b>				
<b>Intra-Bank Fund Transfer - Branch</b>	Free	Free	Free	Rs. 30 per transaction
<b>RTGS Payment - Branch</b>	Per Transaction Charges: $>$ Rs 2 Lacs & $\leq$ Rs 5 Lacs: Rs 20, $>$ Rs 5 Lacs: Rs 40	Per Transaction Charges: $>$ Rs 2 Lacs & $\leq$ Rs 5 Lacs: Rs 20, $>$ Rs 5 Lacs: Rs 40	Per Transaction Charges: $>$ Rs 2 Lacs & $\leq$ Rs 5 Lacs: Rs 20, $>$ Rs 5 Lacs: Rs 40	Not Available
<b>NEFT Payment - Branch</b>	Per Transaction Charges: $\leq$ Rs 10K: Rs 2, $>$ Rs 10K & $\leq$ Rs 1 Lac: Rs 4, $>$ Rs 1 Lac & $\leq$ Rs 2 Lac: Rs 12, $>$ Rs 2 Lac: Rs 20	Per Transaction Charges: $\leq$ Rs 10K: Rs 2, $>$ Rs 10K & $\leq$ Rs 1 Lac: Rs 4, $>$ Rs 1 Lac & $\leq$ Rs 2 Lac: Rs 12, $>$ Rs 2 Lac: Rs 20	Per Transaction Charges: $\leq$ Rs 10K: Rs 2, $>$ Rs 10K & $\leq$ Rs 1 Lac: Rs 4, $>$ Rs 1 Lac & $\leq$ Rs 2 Lac: Rs 12, $>$ Rs 2 Lac: Rs 20	Not Available
<b>Cash deposits and withdrawals at branch</b>	Monthly free limit of Rs. 2 lac on value or 4 txns, whichever is breached first. Thereafter Rs.3/Rs.1,000 (Min. of Rs.50)	Monthly free limit of Rs. 2 lac on value or 4 txns, whichever is breached first. Thereafter Rs.3/Rs.1,000 (Min. of Rs.50)	Monthly free limit of Rs 50,000 on value or 2 transactions, whichever is breached first. There after Rs 3/1000. Minimum Rs 50	Monthly free limit of Rs 50,000 on value or 2 transactions, whichever is breached first. There after Rs 3/1000. Minimum Rs 50.  <b>Total cumulative credits Allowed - Rs.2,00,000 in a year, Maximum Balance</b>

				allowed at any given point of time - Rs 1,00,000.
<b>Payable at Par Cheque book Issuance</b>	25 cheque leaves free per annum; thereafter Rs. 2 per cheque leaf	25 cheque leaves free per annum; thereafter Rs. 2 per cheque leaf	Rs 3/cheque leaf (available on request only).	Not Available
<b>Stop Payment of Cheques - Branch</b>	Rs 50/instruction	Rs 50/instruction	Through Branch: Cheque - Rs.100	Not Available
			Range of cheques - Rs.200	Not Available
<b>Standing Instruction maintenance through Branch</b>	Free	Rs. 150 per standing instruction,	Rs. 150 per standing instruction,	Not Available
<b>ECS instruction through Branch</b>	Free	Rs 50 per instruction	Rs 50 per instruction	Not Available
<b>Physical Statement</b>	Rs 50 per request	Rs 100 per request	Rs 100 per request	Not Available
<b>Duplicate Passbook</b>	Free	Rs 50 per passbook	Rs 100 per passbook	Not Available
<b>Banker's Verification (Signature/Address/Photograph)</b>	Rs 100 / Verification	Rs 100 / Verification	Rs 100 / Verification	Not Available
<b>Retrieval of Cheque/Instruction</b>	Rs 100 per cheque / instruction after 1 year of issuance	Rs 100 per cheque / instruction after 1 year of issuance	Rs 100 per cheque / instruction after 1 year of issuance	Not Available
<b>Account Closure</b>	Rs.500 after 30 days of account activation	Rs.500 after 30 days of account activation	Rs.500 after 30 days of account activation	Rs.500 after 30 days of account activation
<b>Debit Card related</b>				
<i>^post launch of new Debit Card variants, more feature rich debit card types will be available for upgrade</i>				
<b>Default Physical Debit Card</b>	Master Card - Platinum, Annual Fee : Rs 599	Master Card - Titanium Plus, Annual Fee : Rs 399	Master Card - Titanium, Annual Fee : Rs 249	Master Card - Titanium, Annual Fee : Rs 249 (Only provided on request received through online)
<b>^Upgrade Debit Card</b>	Not Available	Master Card - Platinum	Master Card - Titanium Plus, Master Card - Platinum	Not Available
<b>At YES Bank ATMs in India</b>	Financial Transactions - Free Non-Financial Transactions - Free	Financial Transactions - Free Non-Financial Transactions - Free	Financial Transactions - Free Non-Financial Transactions - Free	Financial Transactions - Free Free Non-Financial Transactions - Free

<b>At other bank ATMs in India</b>	Financial Transactions- First 5 transactions free per month; thereafter Rs. 20 per Transaction Non-Financial Transaction- Free	Financial Transactions- First 5 transactions free per month; thereafter Rs. 20 per Transaction Non-Financial Transaction- Free	Financial Transactions- First 5 transactions free per month; thereafter Rs. 20 per Transaction Non-Financial Transaction- Free	Financial Transactions- First 5 transactions free per month; thereafter Rs. 20 per Transaction Non-Financial Transaction- Free
<b>Transactions outside India</b>	Cash Withdrawals- Rs. 120 per transaction Balance Inquiry- Rs. 20 per transaction	Cash Withdrawals- Rs. 120 per transaction Balance Inquiry- Rs. 20 per transaction	Cash Withdrawals- Rs. 120 per transaction Balance Inquiry- Rs. 20 per transaction	Cash Withdrawals- Rs. 120 per transaction Balance Inquiry- Rs. 20 per transaction
<b>ATM Transactions declines Due to Insufficient Funds</b>	Rs 25 / Instance	Rs 25 / Instance	Rs 25 / Instance	Rs 25 / Instance
<b>PIN Regeneration through Branch</b>	Rs 50 / Instance	Rs 50 / Instance	Rs 50 / Instance	Rs 50 / Instance
<b>Charge Slip Retrieval</b>	Rs 250 / Instance	Rs 250 / Instance	Rs 250 / Instance	Rs 250 / Instance
<b>Replacement of Lost/Stolen Debit Card</b>	Rs 249 / Instance	Rs 249 / Instance	Rs 249 / Instance	Rs 249 / Instance
<b>Debit Card Cross Currency Mark-up</b>	3%	3%	3%	3%
<b>Others</b>				
<b>Cheque Return - Insufficient Funds</b>	Rs 350 / Cheque for the 1st cheque	Rs 350 / Cheque for the 1st cheque	Rs 350 / Cheque for the 1st cheque	Not Available
	Rs 750 from next cheque onwards	Rs 750 from next cheque onwards	Rs 750 from next cheque onwards	
<b>Cheque Return - Local/Outstation Clearing</b>	Rs 50/instrument	Rs 50/instrument	Rs 50/instrument	Not Available
<b>ECS Return - Insufficient Funds</b>	Rs 200 / Return	Rs 200 / Return	Rs 200 / Return	Rs 200 / Return
<b>SMS/E-mail Alerts (Day end balance/ transactions above a threshold/low balance)</b>	Free	Free	Rs 15/ Quarter	Rs 15/ Quarter
<b>Free Transactions &amp; Services</b> (#Not available for Saving Account PRO Plus & Savings Account PRO Max variants, *Not available for Limited KYC Account)				
<b>Anywhere Branch Banking</b>	*Intra-Bank Fund Transfer through Net Banking/Mobile Banking	Registration & Access of Net Banking/Mobile Banking/Phone Banking facility	Debit Card Pin Generation - Net banking	#Free - Visa Platinum Virtual Debit card
<b>Inter-Bank Fund Transfer through NEFT - Inward &amp; Outward</b>	E-commerce payment through YES ONLINE	Utility Bill payment through Net Banking/Mobile Banking	UPI Payment facility	IMPS facility - Inward & Outward

<b>*Mutual Fund Investment Branch/YES ONLINE</b>	*Cheque Collection - Local Clearing	*Passbook facility	Account eStatement/Email statement facility	*Investment Services Registration
<b>*Outstation Cheque Collection - Correspondent Bank Locations/Other Locations (Instrument Value)</b>	*Cancellation of DD payable at YES BANK & Other locations	*DD payable at YES BANK & Corresponding Bank locations - Net Banking/Mobile Banking/Branch	*ECS Instruction - Net banking	*Standing Instruction maintenance - Net Banking
<b>*DD revalidation</b>	*Inter-Bank Fund Transfer through RTGS - Inward & Outward	*Retrieval of Cheque/Instruction within 1 Year of date of issue	Balance enquiry at Branch/Net Banking/ Mobile Banking	-

### Common Guidelines

#### Average Balance Maintenance:

- An initial payment for opening a new account should include minimum AMB for the account type, 1<sup>st</sup> Year Debit Card Annual Fee and Demat Account Annual Maintenance Fee (plus taxes, as applicable)
- Average Monthly/Yearly Balance (AMB/AYB): Average of Daily Closing Balance for the Month/Year = Summation of daily closing balance/ Actual no. of calendar days in the Month/Year.
- Minimum Average maintenance on an account type shall not be applicable for the Account Opening Month.
- A One Month advance intimation shall be provided at the end of the first month (M0) in case the required Average Balance is not being maintained during the first month(M0). Average balance will be observed for the next month (M1), Average Monthly Balance non-maintenance charges for the first month (M0) will be levied as defined if the required AMB is not maintained for the two subsequent months (M0 and M1).
- The charges mentioned in the schedules are exclusive of taxes as applicable from time to time.
- Monthly/Quarterly/Annual cycle charges as applicable on the account type can be recovered anytime.
- In case of insufficient funds in the account, for recovery of charges, YES BANK reserves the right to force debit or make repeated attempt(s) to recover charges due.
- Kindly refer to our website or contact our branches for latest Schedule of charges.
- Kindly refer to our website for charges/fees applicable to Foreign Exchange & Remittance Services.